

Information to identify the case:

Debtor 1	<u>Cindy Y Morton</u>	Social Security number or ITIN	xxx-xx-6461
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	District of New Jersey		
Case number:	18-27690-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Cindy Y Morton
aka Cindy Y Thompson, aka Cindy Y Hughes,
aka Cindy Y Obrien

1/22/21

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Cindy Y Morton
Debtor

Case No. 18-27690-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Jan 22, 2021

Form ID: 318

Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2021:

Recip ID	Recipient Name and Address
db	+ Cindy Y Morton, 100 Schoolhouse Ln, Woodbine, NJ 08270-3230
cr	+ DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ NewRez LLC d/b/a Shellpoint Mortgage Servicing, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
517868164	Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154
518655898	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
518655899	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826, New Residential Mortgage LLC, P.O. Box 10826 Greenville, SC 29603-0826
517738638	Office Of Attorney General, 25 Market St, P.O. Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112
519042263	+ RAS CITRON, LLC, 130 CLINTON RD #202, FAIRFIELD, NJ 07004-2927
517738641	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State Of New Jersey, P.O. Box 245, Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 22 2021 22:12:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 22 2021 22:12:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517738623	Email/Text: bankruptcy@pepcoholdings.com	Jan 22 2021 22:11:00	Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600
517738624	+ EDI: HFC.COM	Jan 23 2021 02:28:00	Boscov's, P.O. Box 17642, Baltimore, MD 21297-1642
517738626	EDI: CAPITALONE.COM	Jan 23 2021 02:28:00	Capital One, PO Box 85015, Richmond, VA 23285-5015
517738625	+ EDI: CAPITALONE.COM	Jan 23 2021 02:28:00	Capital On Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
517854284	EDI: BL-BECKET.COM	Jan 23 2021 02:28:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517800871	+ EDI: CBS7AVE	Jan 23 2021 02:28:00	Country Door, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
517738627	+ Email/PDF: creditonebknofications@resurgent.com	Jan 22 2021 22:24:53	Credit One Bank, PO BOX 98873, Las Vegas, NV 89193-8873
517738629	EDI: BLUESTEM	Jan 23 2021 02:28:00	Finger Hut, PO Box 166, Newark, NJ 07101-0166

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517800870	+ EDI: CBS7AVE	Jan 23 2021 02:28:00	Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
517738631	EDI: CBS7AVE	Jan 23 2021 02:28:00	Ginny's, 1112 7th Ave, Monroe, WI 53566-1364
517738634	EDI: IRS.COM	Jan 23 2021 02:28:00	Internal Revenue Service, P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081
517738635	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 22 2021 22:10:00	Kohls, PO Box 3115, Milwaukee, WI 53201-3115
517858793	Email/PDF: resurgentbknotifications@resurgent.com	Jan 22 2021 22:22:49	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517800872	+ EDI: CBSMASON	Jan 23 2021 02:28:00	Massey's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
517738636	+ Email/Text: egssupportservices@alorica.com	Jan 22 2021 22:12:00	Massey's, 507 Prudential Road, C/O NCO Financial Systems, Horsham, PA 19044-2308
517738637	+ EDI: NAVIENTFKASMSERV.COM	Jan 23 2021 02:28:00	Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
517868012	EDI: NAVIENTFKASMSERV.COM	Jan 23 2021 02:28:00	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO Box 9635, Wilkes Barre, PA 18773-9635
517856571	EDI: PRA.COM	Jan 23 2021 02:28:00	Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
517738639	EDI: WFNNB.COM	Jan 23 2021 02:28:00	Peebles, P.O. Box 659465, San Antonio, TX 78265-9465
517855040	EDI: Q3G.COM	Jan 23 2021 02:28:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517855119	EDI: Q3G.COM	Jan 23 2021 02:28:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
517738640	Email/Text: Supportservices@receivablesperformance.com	Jan 22 2021 22:13:00	RPM, PO Box 1548, Lynnwood, WA 98046-1548
517741773	+ EDI: RMSC.COM	Jan 23 2021 02:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517738642	+ EDI: CBS7AVE	Jan 23 2021 02:28:00	The CountryDoor, 1112 7th Ave, Monroe, WI 53566-1364
517853143	+ EDI: AIS.COM	Jan 23 2021 02:28:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517738643	+ EDI: VERIZONCOMB.COM	Jan 23 2021 02:28:00	Verizon Wireless, P.O. Box 26055, Minneapolis, MN 55426-0055
517738644	EDI: WFNNB.COM	Jan 23 2021 02:28:00	Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728
517738645	+ EDI: RMSC.COM	Jan 23 2021 02:28:00	Walmart, P.O. Box 32896, Orlando, FL 32896-0001

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517738630	*	Finger Hut, PO Box 166, Newark, NJ 07101-0166
517738632	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517738633	*	Internal Revenue Service, Po Box 725 Special Procedures Fuction, Springfield, NJ 07081

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517738628 ##

Ditech Financial LLC, PO Box 6172, Rapid City, SD 57709-6172

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2021 at the address(es) listed below:

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor New Residential Mortgage LLC ajennings@raslg.com
Douglas S. Stanger	on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com diana.janansky@flastergreenberg.com,dss@trustesolutions.net,cdss11@trustesolutions.net,dscottstanger@gmail.com,dijan8@aol.com
Douglas S. Stanger	doug.stanger@flastergreenberg.com diana.janansky@flastergreenberg.com,dss@trustesolutions.net,cdss11@trustesolutions.net,dscottstanger@gmail.com,dijan8@aol.com
Harold N. Kaplan	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing hkaplan@rasnj.com informationathnk@aol.com
Kevin Gordon McDonald	on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Seymour Wasserstrum	on behalf of Debtor Cindy Y Morton mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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